Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern identifi	he name that is on your iment-issued picture cation (for example, river's license or	Rizwan First name Atta	Iram First name
passpo		Middle name	Middle name
Bring v	our picture	Khan	Khan
identifi	cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All otl	her names you	Riz	
have years	used in the last 8	First name	First name
Include	e your married or	Middle name	Middle name
	n names.	Khan	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	the last 4 digits of Social Security	XXX - XX - <u>6822</u>	xxx - xx - <u>0641</u>
Individ	er or federal Iual Taxpayer	OR	OR
identif	ication number	9xx - xx	9 xx - xx

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Document Khan Rizwan Atta Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		232 Yellow Pine Drive Number Street	Number Street
		Bolingbrook IL 60440 City State ZIP Code DUPAGE County	City State ZIP Code County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Khan Rizwan Atta Debtor 1 Case Number (if known)

Pa	Tell the Court About Yo	ır Bankruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7
		Chapter 11
		☐ Chapter 12
_		Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes. District None When Case Number
		MM / DD / YYYY
		District When Case Number MM / DD / YYYY
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes. Debtor Relationship to you District When Case Number, if known
	annate:	Debtor Relationship to you District When Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

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Debto	or 1	Rizwan	Atta	Khan	- Ра 	ige 4 or t	Case Number <i>(if</i>	f known)		
		First Name	Middle Name	Last Name						
Par	t 3:	Report About Any Busine	esses You Owr	as a Sole Proprietor						
12.	of a	you a sole proprietor ny full- or part-time iness? le proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of busine	ess					
business you operate as an individual, and is not a separate legal entity such as			Name of business, if any							
	If yo sole sepa	rporation, partnerhsip, or . u have more than one proprietorship, use a arate sheed and attach it is petition.		Number Street						
				City				State	Zip Code	
				Check the appropriate box t	to descrit	e your busine	ess:			
				☐ Health Care Business	(as defin	ed in 11 U.S.0	C. § 101(27A))			
				☐ Single Asset Real Esta	ate (as de	efined in 11 U.	S.C. § 101(51B))	ı		
				☐ Stockbroker (as define	∍d in 11 U	J.S.C. § 101(5	3A))			
				☐ Commodity Broker (as	s defined	in 11 U.S.C. §	101(6))			
				☐ None of the above						
	Cha Ban are deb For a busi	you filing under please in the	appropriation balance sidocument No. I No. I Yes. I	filing under Chapter 11, the content of the education of	nat you ar , cash-floo edure in 1 11. out I am N	re a small bus w statement, a 11 U.S.C. § 1 NOT a small bu a small busine	iness debtor, you and federal incom 116(1)(B). usiness debtor ac ss debtor accordii	must attach you ne tax return or cax return or cax return or care to the care	our most recent if any of these definition in	
	D.		No.							
14.	pro alle of ii	you own or have any perty that poses or is ged to pose a threat mminent and entifiable hazard to lic health or safety?	_	What is the hazard?						_
	or o	do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building needs urgent repairs?		If immediate attention is need	led, why i	is it needed? ₋				_
				Where is the property? Nun	mber	Street				
										_

City

ZIP Code

State

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Debtor 1

Document

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Rizwan

Atta

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not require	d to	receive	а	briefing	about
credit counselin	g b	ecause o	of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-13227 Doc 1 Filed 04/19/16 Entered 04/19/16 10:34:49 Desc Main

Debtor 1 Rizwan Atta Document Khan Page 6 of 61

Case Number (if known)

		160 Are very debte with all	v concumor debte? Concumor debt	defined in 11 11 C O 2 404(0)			
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.					
		Yes. Go to line 17.					
		-	y business debts? Business debts are del vestment or through the operation of the busin	•			
		No. Go to line 16c. Yes. Go to line 17.					
		16c. State the type of debts you	owe that are not consumer debts or business	s debts.			
17.	Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and		oter 7. Do you estimate that after any exemples are paid that funds will be available to dist				
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes.					
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000			
	you estimate that you	□ 50-99	5,001-10,000	5 0,001-100,000			
	owe?	□ 100-199 □ 200-999	10,001-25,000	☐ More than 100,000			
19.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion			
20.	How much do you	□ \$0-\$50,000 □ \$50,004,\$400,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your liabilities to be?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be:	■ \$100,001-\$500,000 ■ \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
Pa	rt 7: Sign Below	_ ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_			
For	you	I have examined this petition, and correct.	d I declare under penalty of perjury that the in	formation provided is true and			
			pter 7, I am aware that I may proceed, if eligi understand the relief available under each ch	•			
			I did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 34				
		I request relief in accordance with	n the chapter of title 11, United States Code,	specified in this petition.			
		——————————————————————————————————————	ement, concealing property, or obtaining mone t in fines up to \$250,000, or imprisonment for nd 3571.				
		★ /s/ Rizwan Atta Khan	y /s/	Iram Khan			
		Signature of Debtor 1		nature of Debtor 2			
		Executed on _ 04/02/201	6 Exe	cuted on04/02/2016			
		MM / DD		MM / DD / YYYY			

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Debtor 1	Rizwan	Atta	Khan	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Scott Justin Greenwood	Date	Date: 04/06/2	016
Signature of Attorney for Debtor		MM / DD / YYYY	,
Scott Justin Greenwood			
Printed name			-
Geraci Law L.L.C.			
Firm name			-
55 E. Monroe St., #3400			
Number Street			
			-
Chicago	IL	60603	-
	IL State	60603 ZIP Code	-
City	State	ZIP Code	- acilaw.com
	State		- acilaw.com
City	State	ZIP Code	- acilaw.com

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Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 199,450
1c. Copy line 63, Total of all property on Schedule A/B	\$ 199,450
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$182,838
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$233,541
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,184.76
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,178.00

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Page 9 of 61 Document Rizwan Debtor 1 Atta Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,050.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: $_{0.00}$ 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{-}0.00$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$ 0.00

9g. Total. Add lines 9a through 9f.

Fill in this in	Caso 16 12227 formation to identify your cas	e and this filin		tored 04/19/16 10:34:49 0 of 61	Desc Main
Debtor 1	Rizwan	Atta	Khan		
	First Name M	liddle Name	Last Name		
Debtor 2	Iram		Khan		
(Spouse, if filing)	First Name M	fiddle Name	Last Name		
United States	Bankruptcy Court for the :NORT	THERN District	of <u>ILLINOIS</u>		
Casa Number			(State)		Check if this is an
Case Number (If known)					amended filing
	orm 106A/B e A/B: Property				12/15
Part 1:		ing, Land, or Ot	her Real Esate You Own or Have an I		
No. Yes.	Describe		What is the property? Check all th	tat anniv	
232 Yellov	w Pino Dr		Single-family home	Do not deduc	t secured claims or exemptions. Put f any secured claims on <i>Schedule D:</i>
	ess, if available, or other description		Duplex or multi-unit building	Creditors Wh	o Have Claims Secured by Property
	, , ,		Condominium or cooperative	Current valu	e of the Current value of the
			Manufactured or mobile home	entire prope	rty? portion you own?
Bolingbroo	ok IL	60440	Land	\$	179,000.00 \$ 179,000.00
City	State	ZIP Code	Investment property		·
			Timeshare	Describe the	nature of your ownership
County			Other		ch as fee simple, tenancy by
			Who has an interest in the prope	rty? Check one.	s, or a life estat), if known.
			Debtor 1 only		
			Debtor 2 only	_	
			Debtor 1 and Debtor 2 only		this is a community property
			At least one of the debtors and a	nother (see inst	tructions)
			Other information you wish to ac property identification number:	ld about this item, such as local	

Official Form 106A/B Record # 671023 Schedule A/B: Property Page 1 of 7

\$179,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

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	First Name	Middle Name	Document Page 11 of 61	(
Part 2:	Describe Your Veh	nicles					
you own	that someone else drive	•	n any vehicles, whether they are registered or not? Include also report it on Schedule G: Executory Contracts and Unexnotorcycles	-			
•	Yes. Describe Make: Model: Year: Approximate Milea Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of		claims on Sch	nedule D: Property alue of the
		homes, ATVs and other	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) recreational vehicles, other vehicles, and accessories ng vessels, snowmobiles, motorcycle accessories	the amount of		claims on Sch s Secured by I	nedule D: Property alue of the
	-	=	your entries fro Part 2, including any entries for pages				\$ 16,450.00
		sonal and Household Item	e	/			
Part 3:			ny of the following items?		p o Do	urrent value ortion you o o not deduct so exemptions	wn?
07. Elec	No. Yes. Describe tronics umples: Televisions and rad	urniture, linens, china, kitcher SOFA, Loveseat leased froi Furniture, linens, small appl	m RoomPlace iances, table & chairs, bedroom set d digital equipment; computers, printers, scanners; music		\$0 \$2,000	\$_	2,000.0 0
Exa	ectibles of value amples: Antiques and figurir		r artwork; books, pictures, or other art objects;		\$500	\$_	500.00
stan	np, coin, or baseball card control No. Yes. Describe	ollections; other collections,	memorabilia, collectibles			\$_	0.00

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09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... \$200 Everyday clothes, shoes, accessories 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$300 Everyday iewelry, costume iewelry 300.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes. Describe..... Pet bunny \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,000.00 for Part 3. Write that number here---**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe..... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: **Checking Account BMO Harris** 1,000.00 1,000.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00

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Desc Main

20.	Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No.	
	Yes. Describe Issuer name:	\$0.00
21.	Retirement or pension accounts	
	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	No. Yes. Describe Type of account and Institution name:	
	Yes. Describe Type of account and Institution name:	\$ 0.00
22.	Security deposits and prepayments	Ψ
	Your share of all unused deposits you have made so that you may continue service or use from a company	
	Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	Yes. Describe Institution name or individual:	
	Yes. Describe Institution name or individual:	\$ 0.00
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	<u> </u>
	No.	
	Yes. Describe Issuer name and description:	
		\$0.00
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No.	
	Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers	Ψ
	No.	
	Yes. Describe	
		\$0.00
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property	
	Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.	
	Yes. Describe	
	Tes. Describe	\$ 0.00
27.	Licenses, franchises, and other general intangibles	
	Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	No.	
	Yes. Describe	0.00
		\$
Mai	now or property away to you?	Current value of the
WIOI	ney or property owed to you?	Current value of the portion you own?
		Do not deduct secured claims
		or exemptions
28.	Tax refunds owed to you	
	No.	
	Yes. Describe	
		\$\$
29.	Family support	
	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
	Yes. Describe	\$ 0.00
30.	Other amounts someone owes you	
	Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
	Social Security benefits; unpaid loans you made to someone else	
	No.	
	Yes. Describe	\$ 0.00

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Document Page 14 of the Name of the Case 16-13227 Doc 1 Rizwan Debtor 1

Desc Main

31.		nsurance polic	ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.	· · · · · · · · · · · · · · · · · · ·	Company Name & Beneficiary:		
	Yes.	Describe		\$ 0.0	
32.	If you are the		Lat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\$ <u> </u>	<u>.</u> 0
	Yes.	Describe		s 0.0	'n
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$ <u>0.0</u>	<u>.</u>
	Yes.	Describe			_
34.	Other continuous No.	ngent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	\$0.0	0
	Yes.	Describe			
35.	Any financia	al assets you d	lid not already list	\$0.0	-0
	No.		· · · · · · · · · · · · · · · · · · ·		
	Yes.	Describe		\$0.0	0
36.	Add the doll	ar value of all	of your entries from Part 4, including any entries for pages you have attached		_
	for Part 4. W	rite that numbe	er here>	\$1,000.0	0
	Do	scoribo Any Ruc	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
	411.01		egal or equitable interest in any business-related property?		
	No.	, ,	9		
	Yes.				
	Yes.			Current value of the portion you own? Do not deduct secured claims or exemptions	
38.	_	eceivable or co	mmissions you already earned	portion you own? Do not deduct secured claims	
38.	Accounts re		mmissions you already earned	portion you own? Do not deduct secured claims	
38.	Accounts re	eceivable or co	mmissions you already earned	portion you own? Do not deduct secured claims	
	Accounts re No. Yes. Office equip	Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions	
	Accounts re No. Yes. Office equip Examples: Br	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions	
39.	Accounts re No. Yes. Office equip Examples: Book No. Yes.	Describe pment, furnishi usiness-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions	<u>1</u> 0
39.	Accounts re No. Yes. Office equip Examples: Book No. Yes. Machinery, 1	Describe pment, furnishi usiness-related c Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$	<u>1</u> 0
39.	Accounts re No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1	Describe pment, furnishi usiness-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$	00
39. 40.	Accounts re No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1	Describe pment, furnishi usiness-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.0	00
39. 40.	Accounts re No. Yes. Office equip Examples: B No. Yes. Machinery, 1 No. Yes.	Describe Describe Describe fixtures, equiparticles	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.0	00
39. 40.	Accounts re No. Yes. Office equip Examples: B No. Yes. Machinery, 1 No. Yes.	Describe pment, furnishi usiness-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.0	<u>0</u> 0
39. 40.	Accounts re No. Yes. Office equip Examples: B No. Yes. Machinery, 1 No. Yes. Inventory No. Yes.	Describe Describe Describe Describe Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures	portion you own? Do not deduct secured claims or exemptions \$ 0.0 \$ 0.0	<u>0</u> 0
39. 40.	Accounts re No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1 No. Yes. Inventory No. Yes.	Describe Describe Describe fixtures, equip Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.0 \$ 0.0	<u>0</u> 0
39. 40.	Accounts re No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1 No. Yes. Inventory No. Yes.	Describe Describe Describe Describe Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures	portion you own? Do not deduct secured claims or exemptions \$ 0.0 \$ 0.0	00
39. 40. 41.	Accounts re No. Yes. Office equip Examples: Bi No. Yes. Machinery, fi No. Yes. Inventory No. Yes. Interests in No. Yes. Customer list	Describe Describe Describe Describe Describe Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures	portion you own? Do not deduct secured claims or exemptions \$ 0.0 \$ 0.0 \$ 0.0	00
39. 40. 41.	Accounts re No. Yes. Office equip Examples: Br No. Yes. Machinery, fr No. Yes. Inventory No. Yes. Interests in No. Yes. Customer list No.	Describe Describe Describe Describe Describe Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$ 0.0 \$ 0.0 \$ 0.0	00

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44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	\$ <u> </u>
47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested No.	·
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 179,000.00
56. Part 2: Total vehicles, line 5	\$ 16,450.00	
57. Part 3: Total personal and household items, line 15	\$ 3,000.00	
58. Part 4: Total financial assets, line 36	\$ 1,000.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 20,450.00	\$ 20,450.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$199,450.00

Official Form 106A/B Record # 671023 Schedule A/B: Property Page 7 of 7

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Rizwan	Atta	Khan				
	First Name	Middle Name	Last Name				
Debtor 2	Iram		Khan				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS(State)</u>				
Case Number	r						
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

. Which set of ex	emptions are you claiming? Chec	k one only, even if your spo	ouse is filing with you.	
=	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	232 Yellow Pine Dr Bolingbrook IL 60440	\$_179,000	\$_30,000	735 ILCS 5/12-901 - \$30,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2014 Nissan Altima with over 16,000 miles	\$ 13,000	\$1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief	2004 Lexus ES 350 with over 150,000 miles.	\$ 3,450	П	735 ILCS 5/12-1001(c) - \$2,400.00
description:	150,000 miles.	\$_3,430	∐ \$	735 ILCS 5/12-1001(b) - \$1,050.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 671023	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Entered 04/19/16 10:34:49 Desc Main Case 16-13227 Doc 1 Filed 04/19/16 Page 18 of 61 Number (if known) Document Rizwan Atta Debtor 1 Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$500.00 TV's, computer, printer, music \$ 500 description: collection, cell phones Line from 100% of fair market value, up to 07 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$200.00 Brief Everyday clothes, shoes, 200 description: accessories 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B:

	description:	1,000.00	\$_1,000	\$	
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming	g a homestead exemption of more t	han \$155,675?		
	(Subject to adjus	stment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	No.				
	Yes. Did you	acquire the property covered by the	exemption within 1,215 da	ys before you filed this case?	
	□No				
	Yes.				

100% of fair market value, up to

any applicable statutory limit

735 ILCS 5/12-1001(b) - \$300.00

735 ILCS 5/12-1001(b) - \$1,000.00

Brief

Brief

description:

Line from

Schedule A/B:

12

Everyday jewelry, costume jewelry

Checking Account, BMO Harris,

\$_300

	Caso 16 12		Filad 04/10/16	Entered 04/19/	16 10:34:49	Desc Main	
Fill in this in	nformation to identify yo	our case:		9 of 61			
Debtor 1	Rizwan	Atta	Khan				
DODIOI 1	First Name	Middle Name	Last Name				
Debtor 2	Iram		Khan				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Pankruptov Court for the	NODTHEDN Diet	riot of ULINOIS				
United States	Bankruptcy Court for the : _	<u>NORTHERN</u> DISI	(State)				
Case Number (If known)	r					Check if this	
						amended fil	ıng
<u> Official F</u>	<u>orm 106D</u>						
chedule	D: Creditors V	Who Have C	laims Secured by F	Property			12/15
e as complete	and accurate as possi	ble. If two married	people are filing together, both	are equally responsible f	or supplying correct		
	more space is needed, o es, write your name and		l Page, fill it out, number the en	ntries, and attach it to this	form. On the top of a	ny	
	ditors have claims secu	•	•				
_			-				
∐ No. Ch	neck this box and submit	this form to the cou	urt with your other schedules. Yo	ou have nothing else to rep	ort on this form.		
Yes. Fi	ll in all of the information	below.					
	List All Secured Claims						
Part 1:	List All Secured Claims				Caluman A	Calumn A	Calumn C
2. List all se	cured claims. If a credit	or has more than o	ne secured claim, list the credito	r separately	Column A Amount of claim	Column A	Column C Unsecured
			ular claim, list the other creditors	· •	Do not deduct the	Value of collateral that supports this	portion
As much a	as possible, list the claim	is in alphabetical or	der according to the creditors na	ime.	value of collateral	claim	If any
2.1 Nissan	Matan A		Describe the property that secure	es the claim:	\$ 19,546.00	\$ 13,000.00	\$ 6,546.00
Creditor's	Motor Acceptance		2014 Nissan Altima with over 16				·
	(660360		2014 NISSAIT AILIITIA WILITOVET TO	,000 miles			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
			Contingent	117			
Dallas	TX		Unliquidated				
City	Stat	e Zip Code	Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that apply	y .			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At least	t one of the debtors and and	ther	Judgment lien from a lawsuit				
Check	if this claim relates to a		Other (including a right to offset)				
	unity debt			0004			
Date Debt	was incurred2014		Last 4 digits of account number	0001			
Quicke	n Loans		Describe the property that secure	es the claim:	<u>\$ 163,292.00</u>	<u>\$ 179,000.00</u>	\$ <u>0.00</u>
Creditor's			232 Yellow Pine Dr Bolingbrook	IL 60440			
-	/oodward Ave.						
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Detroit	MI	48226	Contingent				
City	Stat	te Zip Code	Unliquidated Disputed				
M/ba awaa	the deht? Cheek and		ш .				
Debtor	s the debt? Check one.		Nature of Lien. Check all that apply An agreement you made (such a				
Debtor	-		car loan)	oorigago or occured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
=	t one of the debtors and and	other	Judgment lien from a lawsuit	,			
_			Other (including a right to offset)				
	if this claim relates to a unity debt						
	was incurred2014		Last 4 digits of account number	2524			
			this page. Write that number		\$ 182,838.00		
			1				

		Caso 16 12227		Filod 04/10/16	Entered 04/19/16 10:3	4:49 C	Desc Mai	n
Fill	in this in	formation to identify your cas	se:		0 of 61			
Deb	otor 1	Rizwan	Atta	Khan				
		First Name N	Middle Name	Last Name				
Deb	otor 2	Iram		Khan				
(Spot	use, if filing)	First Name N	/liddle Name	Last Name				
Unit	ted States	Bankruptcy Court for the : <u>NOR</u>	<u>ΓHERN</u> Distri	ict of _ILLINOIS				
Cas	e Number			(State)			Check	if this is an
	nown)						ameno	ded filing
Offic	cial Fo	orm 106E/F						
				Unsecured Claims				12/15
ist the A/B: Predito eeded op of a	e other paroperty (C rs with party (C rs with party (C I, copy the any addition	arty to any executory contract Official Form 106A/B) and on S artially secured claims that a	ts or unexpire Schedule G: re listed in Sc mber the ente and case nue	ed leases that could result in a Executory Contracts and Unex chedule D: Creditors Who Have ries in the boxes on the left. At mber (if known).	and Part 2 for creditors with NONPRI claim. Also list executory contracts of pired Leases (Official Form 106G). Do the Claims Secured by Property. If more tach the Continuation Page to this page to the Continuation Page to the Page to	on <i>Schedul</i> e o not include e space is		
	Yes.	to ruit 2.						
ea no un	ch claim on character char	listed, identify what type of clai amounts. As much as possible claims, fill out the Continuation	m it is. If a cla , list the claim Page of Part	aim has both priority and nonpric ns in alphabetical order according	cured claim, list the creditor separately ority amounts, list that claim here and sign to the creditor's name. If you have modus a particular claim, list the other crediction booklet.)	how both pric ore than two	ority and priority	
					Tot	al claim	Priority amount	Nonpriority amount
Par	12: L	ist All of Your NONPRIORITY U	nsecured Clai	ims				
		ditors have nonpriority unsec	ured claims a	against you?				
				this form to the court with your	other schedules			
	Yes.	u have nothing to report in this	part. Submit	this form to the court with your t	otilei scriedules.			
₄ lis		our nonnriority unsecured cla	ims in the all	nhabetical order of the creditor	r who holds each claim. If a creditor h	as more than	one	
no inc	npriority u	unsecured claim, list the credito	or separately or holds a par	for each claim. For each claim li	sted, identify what type of claim it is. Do	o not list clain	ns already	
								Total claim
4.1	AMEX		_ L	ast 4 digits of account number _	NULL			\$ <u>1,600.00</u>
	Po Box		v	When was the debt incurred?	2015-2015			
	Number	Street						
			A	as of the date you file, the claim is	s: Check all that apply.			
	Fort Lau	iderdale FL 3332	, <u> </u>	Contingent				
	City	State Zip C		Unliquidated				
٧	_	the debt? Check one.	L	Disputed				
-	Debtor 1	•	_					
Ļ	Debtor 2	•	Ţ	Type of NONPRIORITY unsecured	ı claım:			
F	=	1 and Debtor 2 only	<u> </u>	Student loans Obligations arising out of a senara	ation agreement or divorce			
Ļ	=	one of the debtors and another	L	Obligations arising out of a separa that you did not report as priority of				
L	_	if this claim relates to a inity debt	Г	Debts to pension or profit-sharing				
Is		n subject to offest?	_	_ , pg	· · ·			
	No			Other. Specify Credit Card or	r Credit Use			
	Yes							

Case 16-13227 Doc 1 Filed 04/19/16 Entered 04/19/16 10:34:49 Desc Main Page 21 of 61 Case Number (if known) **Document** Rizwan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim AMEX** \$ 1,832.00 Last 4 digits of account number _ Creditor's Name 2015-2015 Po Box 297871 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FL Fort Lauderdale 33329 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Bank of New York Mellon \$ 138,400.00 Last 4 digits of account number 4.3 Creditor's Name One Wall St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent New York 10286 NY Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes CAP ONE NA **NULL** \$892.00 4.4 Last 4 digits of account number Creditor's Name 2012-2015 Po Box 26625 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond 23261 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-13227 Doc 1 Filed 04/19/16 Entered 04/19/16 10:34:49 Desc Main Page 22 of 61 **Document** Rizwan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 605.00 Last 4 digits of account number _ Creditor's Name 2010-2015 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N \$ 880.00 Last 4 digits of account number 4.6 2011-2015 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23238 Richmond VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Capital ONE BANK USA N NULL \$ 917.00 4.7 Last 4 digits of account number Creditor's Name 2010-2015 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

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At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

No

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At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Collecting for Creditor

that you did not report as priority claims

Student loans

Other. Specify _

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4.17	Ferree Movers. Inc.	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	9925 Express	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Himbler d IN 40200	Contingent	
	Highland IN 46322	Unliquidated	
V	City State Zip Code Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(S)	
Щ	Yes		
4.18	Kohls/Capone	Last 4 digits of account numberNULL	<u>\$ 670.00</u>
	Creditor's Name	When was the debt incurred? 2010-2015	
	N56 W 17000 Ridgewood Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Menomonee Falls WI 53051	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
\vdash	Yes Mcydsnb	Last 4 digits of account number NULL	\$ 587.00
4.19		Last 4 digits of account number NULL	\$ 307.00
	Creditor's Name 9111 Duke Blvd	When was the debt incurred? 2012-2015	
	Number Street		
		As of the date was file the state to OL I BUILT	
		As of the date you file, the claim is: Check all that apply.	
	Mason OH 45040	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■ No ¬.,	Other. Specify Credit Card or Credit Use	
	Yes		

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4.20	Raani Corp	Last 4 digits of account number	\$ <u>50,000.01</u>
	Creditor's Name		
	5401 W. 65th Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60638	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Extended to Debtor(S)	
	Spring Green LAWN CARE	2011	÷ 141.00
4.21		Last 4 digits of account number 291A	\$ <u>141.00</u>
	Creditor's Name	When was the debt incurred? 2011-2012	
	Po Box 1654	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Green Bay WI 54305	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Bosto to portion of profit offaring plants, and other offinial doses	
	No	Other, Specify Collecting for Creditor	
	Yes	Other. Specify Collecting for Creditor	
4.22	Springleaf Financial	Last 4 digits of account number	\$ 2,034.00
4.22	Creditor's Name	Edot 4 digito of docodit manipor	*
	601 NW Second St.	When was the debt incurred?	
	Number Street		
	Number Succession		
		As of the date you file, the claim is: Check all that apply.	
	Every wills IN 47700	Contingent	
	Evansville IN 47708	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
1	□ _{Vec}		

Case 16-13227 Doc 1 Filed 04/19/16 Entered 04/19/16 10:34:49 Desc Main Page 28 of 61 Case Number (if known) **Document** Rizwan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/JCP \$ 3,768.00 Last 4 digits of account number _ Creditor's Name 2010-2015 Po Box 965007 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FL 32896 Orlando Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Syncb/PAYPAL SMART CON **\$** 1,281.00 Last 4 digits of account number 4.24 Creditor's Name 2013-2015 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Credit Card or Credit Use Other. Specify __ Yes Syncb/SAMS CLUB NULL \$ 1,258.00 Last 4 digits of account number 4.25 Creditor's Name 2013-2015 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Credit Card or Credit Use

that you did not report as priority claims

Student loans

Other. Specify __

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Case Number (if known) **Document** Rizwan Atta Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.26	Syncb/Walmart	Last 4 digits of account number	NULL	\$ <u>2,114.00</u>					
	Creditor's Name		2012 2015						
	Po Box 965024	When was the debt incurred?	2012-2015						
	Number Street								
		As of the date you file, the claim is: Check all that apply.							
		Contingent							
	Orlando FL 32896	Unliquidated							
١,	City State Zip Code Who owes the debt? Check one.	Disputed							
l 1	Debtor 1 only	_							
l i	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:						
l i	Debtor 1 and Debtor 2 only	Student loans							
l i	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce						
l i	Check if this claim relates to a	that you did not report as priority clair	ms						
١ '	community debt	Debts to pension or profit-sharing pla	ns, and other similar debts						
!	s the claim subject to offest?								
	No	Other. Specify Credit Card or C	redit Use						
	Yes Syncb/Walmart		NI II I	a 2 045 00					
4.27	Syncb/Waimant Creditor's Name	Last 4 digits of account number	NULL	\$ <u>2,945.00</u>					
	Po Box 965024	When was the debt incurred?	2010-2015						
	Number Street								
		As a fall and a fall a	0						
		As of the date you file, the claim is:	Спеск ан тпат арріу.						
	Orlando FL 32896	Contingent							
	City State Zip Code	Unliquidated							
\	Who owes the debt? Check one.	Disputed							
[Debtor 1 only								
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:						
<u> </u>	Debtor 1 and Debtor 2 only	Student loans							
[At least one of the debtors and another	Obligations arising out of a separation							
[Check if this claim relates to a	that you did not report as priority clair							
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ins, and other similar debts						
l i	No	Cradit Card or C	rodit Llaa						
	Yes	Other. Specify Credit Card or C	Teut Ose						
4.28	Village of Elk Grove	Last 4 digits of account number		\$ 200.00					
0	Creditor's Name	-							
	901 Wellington Ave	When was the debt incurred?							
	Number Street								
		As of the date you file, the claim is:	Check all that apply.						
		Contingent							
	Elk Grove Village IL 60007	Unliquidated							
١ ,	City State Zip Code Who owes the debt? Check one.	Disputed							
i	Debtor 1 only	_							
i	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:						
l i	Debtor 1 and Debtor 2 only	Student loans							
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce						
	Check if this claim relates to a	that you did not report as priority clair							
'	community debt	Debts to pension or profit-sharing pla							
<u> </u>	s the claim subject to offest?								
	No	Other. Specify Fines							

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Page 30 of 61 Case Number (if known) **Document** Rizwan Atta Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.								
	Pierce & Associates	-	On which entry in Part 1 or Part 2 list the original creditor?						
	Name 1 N. Dearborn St. #1300		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims					
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims					
	Chicago IL	60602	Last 4 digits of account number						
	City State Zip C	ode							
	Will County Circuit Court	-	On which entry in Part 1 or Part 2 lis	st the original creditor?					
	Name 14 W. Jefferson St		Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims					
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims					
	Joliet IL	60432	Last 4 digits of account number	<u>NULL</u>					
	City State Zip C	ode							
	Blitt and Gaines, PC	-	On which entry in Part 1 or Part 2 lis	st the original creditor?					
	Name 661 Glenn Ave.	-	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims					
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims					
	Wheeling IL	60090	Last 4 digits of account number	NULL					
	City State Zin (- Code							

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Debtor 1 Rizwan

Atta

Document

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. \S 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	1 otal claim 0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

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Fill	in this in	formation to ide	ntify your case:				2 of 61			
Deb	otor 1	Rizwan	Atta		Khan	_				
		First Name	Middle Name		Last Name					
l	otor 2 use, if filing)	First Name	Middle Name		Khan Last Name	-				
Unit	ed States	Bankruptcy Court f	or the : <u>NORTHERN</u> D	District of <u>ILL</u>	(State)				Check if this	io on
ı	e Number nown)								amended fili	
<u>Offic</u>	<u>cial Fo</u>	orm 106G	<u>)</u>							
Sche	edule	G: Execu	tory Contracts	and U	nexpired Lea	ases				12/15
informa	ation. If n	nore space is ne	s possible. If two marrie eded, copy the addition me and case number (if	nal page, fi						
1. Do	you hav	e any executory	contracts or unexpired	d leases?						
	No. Ch	eck this box and	submit this form to the o	court with ye	our other schedules. Y	∕ou have no	thing else to report	on this form.		
	Yes. Fill	l in all of the info	rmation below even if the	e contracts	or leases are listed in	Schedule /	A/B: Property (Offici	al Form 106A/B)		
	-		or company with whore, cell phone). See the ir	-					•	
	expired le		, con phonon cos me n	ion donorio		i dollon boo	Mot for more examp	noo or oxocatory o	onitiaoto ana	
P	erson or	company with v	vhom you have the con	tract or lea	se		State what th	ne contract or leas	se is for	
2.1	Roompl	ace/WFNNB								
	Name PO Box	2974				_				
	Number	Street				_				
		e Mission		KS 66201		_				
2.2	City			State Zip Co	de					
	Name					_				
						_				
	Number	Street								
	City			State Zip Co	de	_				
2.3										
	Name					-				
						_				
	Number	Street								
	City			State Zip Co	de	_				
2.4						_				
	Name									
	Number	Street				_				
	City			State 7:- 0-	de	_				
	City			State Zip Co	ue .					
2.5						_				
	Name									
	Number	Street				_				

State Zip Code

City

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Fill in this inf	formation to ident	ify your case:	
Debtor 1	Rizwan	Atta	Khan
	First Name	Middle Name	Last Name
Debtor 2	Iram		Khan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the: NORTHERN District of	<u>ILLINOIS</u>
Case Number			(State)
(If known)	_		

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

,	my Additional Fagos, write your name and base number (if known). Answer every question.								
1. D (o you have any codebtors? (If you are filing a joint case, do not list either	spouse as a codel	otor.)					
No.									
	Yes								
		ou lived in a community property state or t							
Aı	rizona, California, Idaho, Lous	iiana, Nevada, New Mexico, Puerto Rico, Te	xas, Washington,	and Wisconsin.)					
	No. Go to line 3.								
		ner spouse, or legal equivalent live with you a	t the time?						
	No Yes. Inwhich commun	nity state or territory did you live?	. Fill in	the name and current address of that person.					
	_	, , ,		·					
	Name of your spouse, former s	spouse or legal equivalent							
	Number Street								
	City	State	Zip Code						
3. In	•	debtors. Do not include your spouse as a c	-	pouse is filing with you. List the person					
	· · · · · · · · · · · · · · · · · · ·	ebtor only if that person is a guarantor or							
	•	D), Schedule E/F (Official Form 106E/F), or	Schedule G (Offic	ial Form 106G). Use Schedule D,					
30	chedule E/F, or Schedule G t	o iii out columii 2.							
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt					
				Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2	O.I.y	Sidio	2.0 0000	Schedule D, line					
	Name			_					
				Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.3				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code	_					

Official Form 106H Record # 671023 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to ident	tify your case:	
Debtor 1	Rizwan First Name	Atta Middle Name	Khan Last Name
Debtor 2	Iram	Middle Name	Khan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS_
Case Number (If known)	r		_

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Employment					
	n your employment mation		Debtor 1		Debtor 2 or non-filing spouse	
attac infor	u have more than one job, h a separate page with mation about additional oyers.	Employment status	X Employed Not employed		Employed X Not employed	
	de part-time, seasonal, or employed work.	Occupation	Operations Manag	ger		
	pation may Include student memaker, if it applies.	Employers name	Wine Vault LLC			
		Employers address	6400 W. Touhy Av	re		
			Niles, IL 60714			
		How long employed there?	5 months			
Part 2:	Give Details About Monthly	Income				
spou If you	se unless you are separated. u or your non-filing spouse have	e date you file this form. If you have more than one employer, combine, attach a separate sheet to this form	ne the information for a		, , ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$5,050.00	\$0.00	
3. Esti	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00	
4. Calo	culate gross income. Add line	2 + line 3.		\$5,050.00	\$0.00	

 Official Form 106I
 Record # 671023
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known) Document Att<u>a</u> Rizwan Debtor 1 First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	y line 4 here	4.	\$5,050.00		\$0.00		
5. Li		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. 	\$865.24		\$0.00		
		Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
		Omestic support obligations	5f. _	\$0.00		\$0.00		
	_	Inion dues	5g.	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ =	\$865.24	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,184.76		\$0.00		
8. Lis		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	•	Specify:		**		•••		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$4,184.76 +		\$0.00	: Г	\$4,184.76
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	, , , ,		¥3333		• • • • • • • • • • • • • • • • • • •
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are neity:	our dependen ot available to				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	t applies		12.	\$4,184.76
12		e that amount on the Summary of Schedules and Statistical Summary of Ce		s anu melated Data, If I	applies		۱۲.	φ+, 104./ 0
13.	<u>x</u> 1	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	ī					

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FIII IN THIS I	ntormation to identify y	our case:				
Debtor 1 Debtor 2 (Spouse, if filing)		Atta Middle Name Middle Name	Khan Last Name Khan Last Name	· · · ·	J	t-petition chapter 13 date:
Case Number		NORTHERN DISTRICT OF	- ILLINOIS_	MM / DD / `	YYYY	
(If known)	orm 106J		_		filing for Debtor separate house	2 because Debtor 2 ehold.
Schedu	le J: Your Ex	rpenses				12/14
-	needed, attach anothe			re equally responsible for supplyines, write your name and case num	_	
Part 1:	Describe Your Househol	d				
=	Go to line 2. Does Debtor 2 live in a X No.	separate household? ust file a separate Schedule	e J.			
_	have dependents? ist Debtor 1 and	No X Yes. Fill out t	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor Do not	2. state the dependents'	each depend	lent	Daughter	12	No X Yes
names.	·			Son	7	No X Yes
				Daughter	2	No X Yes
				Daughter	1	No X Yes X No Yes
expens	r expenses include es of people other than If and your dependents	V				
	Estimate Your Ongoing I					
expenses as the applicable	of a date after the bank e date.	ruptcy is filed. If this is a s	supplemental <i>Schedule J</i> , o	as a supplement in a Chapter 13 o	-	
	=	cash government assistar ed it on <i>Schedule I: Your l</i>	nce if you know the value ncome (Official Form 106I.)		•	Your expenses
any ren	ntal or home ownership It for the ground or lot. Included in line 4:	expenses for your reside	nce. Include first mortgage	payments and	4.	\$1,554.00
4a. R	eal estate taxes				4a.	\$0.00
4b. P	roperty, homeowner's, o	r renter's insurance			4b.	\$0.00
	ome maintenance, repai omeowner's association	ir, and upkeep expenses or condominium dues			4c. 4d.	\$0.00 \$0.00

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Atta

Document

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Rizwan Debtor 1 Case Number (if known) _ First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$250.00 Electricity, heat, natural gas 6a. 6b \$100.00 Water, sewer, garbage collection \$100.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$700.00 7. Food and housekeeping supplies \$200.00 8. 8. Childcare and children's education costs \$140.00 9. Clothing, laundry, and dry cleaning 10. \$90.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. \$426.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$20.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$112.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$376.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

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Debtor	1 Rizwai	n Atta	Knan	Case Number (if known)		
	First Nam	e Middle Name	Last Name			
21.	Other. Sp	pecify:Postage/Bank Fees (\$10.00),		_	21.	\$10.00
22	Your mon	thly expense: Add lines 4 through 21.			22.	\$4,178.00
	The result	is your monthly expenses.			<u> </u>	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly i	ncome) from Schedule I.		23a.	\$4,184.76
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$4,178.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$6.76
		The result is your monthly net income.			_	• • •
24.	Do you ex	pect an increase or decrease in your e	xpenses within the year after you	file this form?		
		ole, do you expect to finish paying for you	•	• •		
		payment to increase or decrease because	se of a modification to the terms of	your mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 671023
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	elp you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary an correct.	d schedules filed with this declaration and that they are true and
🗶 /s/ Rizwan Atta Khan	/s/ Iram Khan
Signature of Debtor 1	Signature of Debtor 2
Date 04/02/2016 MM / DD / YYYY	Date04/02/2016

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Fill in this in	formation to ident	ify your case:		
Debtor 1	Rizwan	Atta	Khan	_
	First Name	Middle Name	Last Name	
Debtor 2	Iram		Khan	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS(State)</u>	
Case Number	「 <u></u>			
(

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	(ii kilowii). Aliswer every question.			
Part	Give Details About Your Marital Status and Where	ou Lived Before		
01. W	hat is your current marital status?			
	Married			
-	Not married			
	Joermanica			
02 D ı	uring the last 3 years, have you lived anywhere other th	an where you live nov	v?	
	No.			
	Yes. List all of the places you lived in the last 3 years.	Do not include where yo	ou live now.	
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
pr an	ithin the last 8 years, did you ever live with a spouse or operty states and territories include Arizona, California d Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors Explain the Sources of Your Income	r legal equivalent in a ı, Idaho, Louisiana, Ne		

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Debtor 1 Rizwan Atta Khan Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) \$18,640 (approx) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, 42 497 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$60,000 approx Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) **SNAP** \$770/month For last calendar year: Unemployment \$9,775 (January 1 to December 31, 2015) List Certain Payments You Made Before You Filed for Bankruptcy

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eptoi	r 1	Nizwaii	Alla	Nilali		Case Number (If known) _	
		First Name	Middle Name	Last Name			
06	Are	either Deb	tor 1's or Debtor 2's debts primarily co	onsumer debts?			
	•						
	П	No Neithe	- Dahtar 4 was Dahtar 2 has usimasily	aanauman dahta Ca	naumar dabta ara dafina	ad in 11 I I C C C 101/0) a	
	ш		r Debtor 1 nor Debtor 2 has primarily			ed III 11 0.5.C. § 101(6) a	S
		"incurr	ed by an individual primarily for a perso	onal, family, or housel	nold purpose."		
		During	the 90 days before you filed for bankru	uptcy, did you pay any	y creditor a total of \$6,22	25* or more?	
		□ No	o. Go to line 7.				
		ПУ	es. List below each creditor to whom yo	u poid a total of ¢6 2°	25* or more in one or me	are neumants and the	
		_	•	•		• •	
			tal amount you paid that creditor. Do no		• • • • • • • • • • • • • • • • • • • •	-	
		ch	ild support and alimony. Also, do not in	iclude payments to ar	n attorney for this bankru	ıptcy case.	
		* Subject to	o adjustment on 4/01/16 and every 3 ye	ears after that for case	es filed on or after the da	ate of adjustment.	
		Yes. Debt	or 1 or Debtor 2 or both have primarily	y consumer debts.			
	_	Durin	ig the 90 days before you filed for banki	ruptcy, did you pay ar	nv creditor a total of \$60	0 or more?	
					,		
		∐ No	o. Go to line 7.				
		■ Ye	es. List below each creditor to whom yo	u paid a total of \$600	or more and the total ar	mount you naid that	
			•	•		• •	
			editor. Do not include payments for don			ort and	
		ali	imony. Also, do not include payments to	o an attorney for this l	bankruptcy case.		
				Dates of	Total amount paid	Amount you still	owe Was this payment for
				payments			
			Nissan Motor Acceptance	Monthly	\$375.00	\$19,546	Mortgage
			Nissail Motor Acceptance	WiOrithily	φ373.00	<u> </u>	= = • • •
							Car
							Credit card
							Loan repayment
							Suppliers or vendors
							U Other
		-					
			Quicken Loans	Monthly	\$1,555	\$163,000	Mortgage
							☐ Car
							_
							Credit card
							Loan repayment
							Suppliers or vendors
							Other
07	\ /\/i tk	hin 1 vear h	efore you filed for bankruptcy, did you n	nake a navment on a	debt you owed anyone	who was an insider?	
		•	e your relatives; any general partners; re				al partner
			which you are an officer, director, person	, ,		,	•
			g one for a business you operate as a se			•	, , ,
	-	_	upport and alimony.				
	_	NI-					
	_	No.					
	П	Yes. List all	payments to an insider.				
				Dates of	Total amount	Amount you still	Reason for this payment
				payment	paid	owe	

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Debtor 1	Rizwan	Atta	Khan		Case Number (if known)		
	First Name	Middle Name	Last Name				
ar	insider?	filed for bankruptcy, did yo		or transfer any property	y on account of a debt that	benefited	
	No.						
	Yes. List all payment	s to an insider.					
_			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
Part	A Identify Legal as	ctions, Repossessions, and l	Foreclosures				
		filed for bankruptcy, were		uit court action or adm	ninistrative proceeding?		
Lis		uding personal injury cases				ort or custody	
	No.						
	Yes. Fill in the details	S.					
			Nature of the case	Court o	or agency	Status of the case	
		filed for bankruptcy, was a fill in the details below.	ny of your property repo	ossessed, foreclosed, o	garnished, attached, seize	d, or levied?	
	No. Go to line 11						
	Yes. Fill in the inform	nation below.					
		ou filed for bankruptcy, di ment because you owed a	-	ng a bank or financial	institution, set off any an	nounts from your accounts	
	No. Go to line 11						
	Yes. Fill in the inform	nation below.					
	-	ı filed for bankruptcy, was r, a custodian, or another		n the possession of a	n assignee for the benefi	t of creditors, a	
	No. Yes.						
Part	5 List Certain Gift	s and Contributions					
13 W	ithin 2 years before yo	ou filed for bankruptcy, did	d you give any gifts wi	th a total value of mor	re than \$600 per person?		
	No.						
	Yes. Fill in the details	s for each gift.					
	_	ou filed for bankruptcy, did	d you give any gifts or	contributions with a t	otal value of more than \$	600 to any charity?	
	No.						
_	Yes. Fill in the details	s for each gift.					
	<u> </u>	3					
Part	6: List Certain Los	ses					
	ithin 1 year before you ambling?	u filed for bankruptcy or si	ince you filed for bank	ruptcy, did you lose a	nything because of theft,	fire, other disaster, or	
	No.						
	Yes. Fill in the details	s for each gift.					
Part	7. List Certain Pay	ments or Transfers					
ab	oout seeking bankrupt	u filed for bankruptcy, did tcy or preparing a bankrup pankruptcy petition prepar	otcy petition?			y to anyone you consulted ruptcy.	
	No.						
	Yes. Fill in the details	3					

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Page 44 of 61 Document Rizwan Atta Khan Case Number (if known) Debtor 1 First Name Middle Name Last Name Amount of payment **Party Contact Info** Description and value of any property transferred Date payment or transfer Geraci Law L.L.C. Payment/Value: \$2,395.00: \$1,315.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 after case filing. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details.

Describe the contents

Who else had access to it?

Do you still have it?

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Rizwan Atta Khan Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

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Debtor 1	Rizwan	Atta	Khan	Case Number (if known)	
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
	thin 2 years before you titutions, creditors, or o	• • •	you give a financial statement to	o anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details.				
		Date is	sued		
Part 12	Sign Below				
مه	lal Dimuon Atts VI-		Value VI		
X	/s/ Rizwan Atta Kha	n	🗶 /s/ Iram Kh	an	
	Signature of Debtor 1		Signature of D	Debtor 2	
	Date 04/02/2016 MM / DD / YY		Date <u>04/02/</u>	2016 DD / YYYY	
	IVIIVI / DD / TT	11	IVIIVI /)	
Did y	ou attach additional pa	nges to Your Statement	of Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
<u> </u>					
Did y	ou pay or agree to pay	someone who is not an	attorney to help you fill out bank	rruptcy forms?	
	No				
	Yes. Name of person _			Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 119).	

Eilad 04/10/16 Entered 04/19/16 10:34:49 Desc Main Fill in this information to identify your case: Rizwan Khan Debtor 1 First Name Middle Name Last Name Khan Iram Debtor 2 First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's No name: **Nissan Motor Acceptance** Retain the property and redeem it ☐ Yes Retain the property and enter into a 2014 Nissan Altima with over 16,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ Creditor's Surrender the property □ No name: Quicken Loans Retain the property and redeem it Yes Retain the property and enter into a 232 Yellow Pine Dr Bolingbrook IL 60440 Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ☐ Surrender the property ☐ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

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List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you I	isted in Schedule G: Executory Contracts and Unexpired Lease	es (Official Form 106G).
	ases. Unexpired leases are leases that are still in effect; the lease	
	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	
	·	
Describe your unexpired personal property lease	s	Will the lease be assumed?
		<u>_</u>
Lessor's name: Roomplace/WFNNB		No
		☐ Yes
Description of leased Roomplace - furniture		
property:		
		_
Lessor's name:		□ No
		Yes
Description of leased		
property:		
		П.,
Lessor's name:		□ No
		Yes
Description of leased		
property:		
l cocarlo nama:		□ No
Lessor's name:		
Description of legand		Yes
Description of leased property:		
property.		
Lessor's name:		□ No
Description of leased		Yes
property:		
Lessor's name:		☐ No
		Yes
Description of leased		163
property:		
Lessor's name:		☐ No
		Yes
Description of leased		
property:		
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicate	d my intention about any property of my estate that secures a d	lebt and any
personal property that is subject to an unexpired leas		•
Ae Jol Dirwon Atta Maca	lel Iram Khan	
/s/ Rizwan Atta Khan Signature of Debtor 1	/s/ Iram Khan Signature of Debtor 2	
-		
Date Dated: 04/02/2016	DateDated: 04/02/2016	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e		
Rizv	wan Atta Khan and Iram Khan / Debtors	Case No:	
		Chapter:	Chapter 7
	DISCLOSURE OF COL	MPENSATION OF ATTORNEY FOR DE	BTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(apensation paid to me within one year before the filing of the lered or to be rendered on behalf of the debtor(s) in conter	the petition in bankruptcy, or agreed to be pair	id to me, for services
	For legal services, I have agreed to accept	\$2,395.00	
	Prior to the filing of this statement I have received	\$1,315.00	
	Balance Due	\$1,080.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
4. of m	I have not agreed to share the above-disclosed comparing law firm.	pensation with any other person unless they a	re members and associates
		a sa a	
_	I have agreed to share the above-disclosed compens		
5.	In return for the above-disclosed fee, I have agreed to rer case, including:	nder legal service for all aspects of the bankru	iptcy
	-		
bank	 a. Analysis of the debtor's financial situation, and renormalized 	dering advice to the debtor in determining wh	nether to file a petition in
	b. Preparation and filing of any petition, schedules, sta	tements of affairs and plan which may be req	quired;
	c. Representation of the debtor at the meeting of credit	tors and confirmation hearing, and any adjour	rned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the following service:	
	Fee does NOT include missed meeting or court of	lates, amendments to schedules, adversar	y complaints or conversions to another
chap	oter, judicial lien avoidances, dischargeability actions, other	er contested matters except the first meeting of	of creditors.
		CERTIFICATION	
	I certify that the foregoing is a complete payment to	statement of any agreement or arrangement f	for
	me for representation of the debtor(s) in this	bankruptcy proceedings.	
	Date: 04/06/2016	/s/ Scott Justin Greenwood	
	Date	Signature of Attorney	
		Geraci Law L.L.C.	
		Name of law firm	

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Case 16-13227 Doc 1 Filed 174/19/ National Headquarters: 55 E. Monroe Street, #3400 Document % Enicage, ntexase 04/13/216010 h34@@racilalessa Main

Date: 9/5/2015

Consultation Attorney:

ge 50 of 61

Record #: 671-023



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

_. This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$ 2395.00 for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

IramKhan (Joint Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rizwan Atta Khan and Iram Khan / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.					
Dated: 04/02/2016	/s/ Rizwan Atta Khan	X Date & Sign			
	Rizwan Atta Khan				
Dated: 04/02/2016	/s/ Iram Khan	X Date & Sign			
	Iram Khan				

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 52 of 61 In re Rizwan Atta Khan and Iram Khan 7 Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Rizwan Atta Khan and Iram Khan 7 Debtors

Page 2

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/02/2016	/s/ Rizwan Atta Khan	
	Rizwan Atta Khan	-
Dated: 04/02/2016	/s/ Iram Khan	
	Iram Khan	_
Dated: 04/06/2016	/s/ Scott Justin Greenwood	
	Attorney: Scott Justin Greenwood	-

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	Riz	Atta Khan	Case Number (if I	known)			
ebtor 1	First Name	Middle Name Last Name					
Part 6	Answer These Questions	for Reporting Purposes					
6. V	Vhat kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 					
		No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you o	we that are not consumer debts or business o	debts.			
	Are you filing under Chapter 7?	☐ No. I am not filing under Cl					
i	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapt administrative expense No.	er 7. Do you estimate that after any exempt p as are paid that funds will be available to distri	property is excluded and bute to unsecured creditors?			
-	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
Par	17: Sign Below						
I have examined this petition, and I declare under penalty of perjury that the information provide correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter of title 11, United States Code. I understand the relief available under each chapter, and I choo under Chapter 7.				ble, under Chapter 7, 11,12, or 13 apter, and I choose to proceed			
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
		ey or property by fraud in connection up to 20 years, or both. nature of Debtor 2 ecuted on _: 4 / 2 /2016					

Record # 671023

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Fill in this int	formation to identify	your case:		ac relay v
Debtor 1	Riz	Atta	Khan	
	First Name	Middle Name	Last Name	
Debtor 2	Iram		Khan	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Number (If known)		: <u>NORTHERN</u> District o	of <u>ILLINOIS</u> (State)	

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under penalty of perjury, I declare that I have read the summary and schedules filed w correct.	ith this declaration and that they are true and					
Signature of Debtor 1 Signature of Debtor	ir 2					
Date : 4 / 2 /2016 Date : 4 / MM / DD /	<u>2</u> /2016 / YYYY					

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Khan

Case Number (if known)

	First Name	Middle Name	Last Name	
			On the second se	
			alana of hozordous material	
25	Have you notified any gover	nmental unit of any r	elease of hazardous material	
	No.			www.
	Yes. Fill in the details.	Eav	ernmental unit	Environmental law, if you know it Date of notice
26	Have you been a party in an	y judicial or administ	rative proceeding under any	environmental law? Include settlements and orders.
	No.			-
	Yes. Fill in the details.	And with another in		Nature of the case Status of the case
***************************************		Cou	int or agency	Nature of the case Status of the case.
	Give Details About Y	our Business or Conne	ections to Any Business	,
	GIV 111			re any of the following connections to any business?
27	Within 4 years before you to	nied for bankruptcy, d	ade profession or other activ	vity, either full-time or part-time
			LLC) or limited liability partne	
***************************************	A partner in a partne		, ·	·
0077080779930	An officer, director,		ve of a corporation	edge control of the c
***********			equity securities of a corporate	ion
and the second	· —			
***************************************	No. None of the above a		details below for each busines	3.
	Tes. Check all that appro	y above and in in the		
28	Within 2 years before you f	iled for bankruptcy, o	lid you give a financial staten	nent to anyone about your business? Include all financial
	institutions, creditors, or o	ther parties.		
A) TO STATE OF THE	No.			
EC.2000000	Yes. Fill in the details.	9200		
		Date	: jssued	
F	art 12: Sign Below			
	I have read the answers on t	this Statement of Fina	ancial Affairs and any attachn	nents, and I declare under penalty of perjury that the
		t Lunderstand that m	raking a false statement, con	cealing property, or obtaining money or property by fraud prisonment for up to 20 years, or both.
	18 U.S.C. §§ 152, 1341, 1519	, and 3571.	in miss up to theory are may	
990000000000000000000000000000000000000				
ON STATE OF THE PERSON OF THE	Circle Williams	70	v (4
	Signature of Debtor 1		Signate	ire of Debtor 2
and the second				4. 0
90000000	Date 04/02/20	16	Date _	<u> </u>
0,000	MM / DĐ / YY	YY		MM / DD / YYYY
9954444055500				ividuals Filing for Bankruptcy (Official Form 107)?
000000000000000000000000000000000000000	Did you attach additional pa	ages to Your Stateme	nt of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
NAME OF THE PERSON OF THE PERS	No			
99790000000	Yes			
YAQOOODOO AAAA	Did you pay or agree to pay	someone who is not	t an attorney to help you fill o	ut bankruptcy forms?
Catalog or other contracts				
*44.000	No Yes, Name of person _			. Attach the Bankruptcy Petition Preparer's Notice,
MANAGEMENT	Tes, Name of person_			Declaration, and Signature (Official Form 119).
9900				

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Khan Case Number (if known) _ Atta Riz Debtor 1 Last Name Middle Name First Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Пио Lessor's name: ПYes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Official Form 108

Date Dated:

Record # 671023

Statement of Intention for Individuals Filing Under Chapter 7

Date Dated: 4/2 /20

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DISCLAIMER Deptors Have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ. CHECK: ** MAKE SURE ONLY PETITION IS ACCURATE!!!!

s filed in Court and WE HAVE TO READ , CHD Dated: $4 / 02$ /2016	ECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	X Date & Sign
7	Riz Atta Khan	
Dated: <u>4 / 2 /</u> 2016	Iram Khan	X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Riz Atta Khan and Iram Khan / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER P	ENALTY OF PERJURY THAT THE FOREGOIN	GIS TRUE AND CORRECT.
Dated: <u>4 / 2 /2016</u>	Riz Atta Khan	X Date & Sign
Dated: <u>4 / 2 /2</u> 016	Iram Khan	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debi	tor 1	Riz	Atta	Khan		Case Number (if known) _		
		First Name	Middle Name	Last Name		AND ADMINISTRATION OF THE PROPERTY OF THE PROP	70.200 Market - 10.000 Market	***************************************
						Column A Debtor 1	Column B Debtor 2 or	
							non-filing spouse	
						\$0.00	\$0.00	
		loyment compo	ensation nt if you contend that the amount r	eceived was a benefit				
į	under t	he Social Secur	rity Act. Instead, list it here:					***************************************
	For yo	u						***
	For yo	ur spouse						***************************************
9.	Donei	on or retiremen	it income. Do not include any amo	unt received that was a				
	benefi	t under the Soci	ial Security Act.			\$0.00	\$0.00	***************************************
10.	Incom	e from all othe	r sources not listed above. Speci enefits received under the Social S	fy the source and amount.	ceived			***************************************
	as a v	ictim of a war cr	rime, a crime against humanity, or	international or domestic				Simmer
***************************************	terrori	sm. If necessary	y, list other sources on a separate	page and put the total on l	line 10c.	\$0.00	\$ 0.00	ou o
						\$ 0.00	\$0.00	No.
						<u> </u>	\$0.00	***************************************
			om separate pages, if any.			\$0.00	φυ.ου	
11.	Calcu	late your total on Then add the	current monthly income. Add line total for Column A to the total for	s 2 through 10 for each Column B.		\$5,050.00 +	\$0.00 =	\$5,050.00
	COIGIII	.,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						ACAMANA A
								www.com
Р	art 2:	Determine	Whether the Means Test Applies to	You			· · · · · · · · · · · · · · · · · · ·	
12.	Calcu	late your curre	nt monthly income for the year. F I current monthly income from line	follow these steps:		Conviline 11 here	12a.	\$5,050.00
***************************************	12a.	Copy your total	i current monthly income from line	11		Copy line 11 here	·	x 12
The second secon			(the number of months in a year).				401-	
	12b.	The result is yo	our annual income for this part of the	e form.			12b.	\$60,600.00
13.	Calcu	late the mediar	n family income that applies to yo	ou. Follow these steps:				
	Fill in	the state in whi	ch vou live.	IL				
-								***************************************
***************************************	Fill in	the number of p	people in your household.	5				
	Fill in	the median fam	nily income for your state and size	of household			13.	\$94,918.00
***************************************	To fin	d a list of applic	cable median income amounts, go orm. This list may also be available	online using the link speci	fied in the separate			***************************************
***************************************	moud	CHOIS IOI WIS IO	min. This hat may also be a tallable	,				AAAAAAAAA
14	. How	do the lines co	mpare?					а
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	14b.		nore than line 13. On the top of pagand fill out Form 122A-2.	ge 1, check box 2, The pro	esumption of abuse	is determined by Form 1	22A-2.	en e
F	art 3:	Sign Belov	W					***
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-			Riz Atta Khan			Haili Miali		
***************************************		Date:: _	1 02/2016		Date:: <u></u>	<u>/</u>		
***************************************		If you checked	l line 14a, do NOT fill out or file Fo	m 122A-2.				
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		, 500 511001100						

Form B 201A, Notice to Consumer Debtor(s)

In re Riz Atta Khan and Iram Khan / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Attorney:

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 4 / 2 /2016

Riz Atta Khan

X Date & Sign

X Date & Sign

Dated: 412

 $_{
m Dated:}$ ee $_{/201}$

∭iram Khan

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